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EXHIBIT  
DATE 2.9.09  
396

Members, House Business & Labor Committee  
02/04/09

Dear Representatives,

I am a disabled resident of Helena, MT. I have had to use Payday advances a few times this past year. I was very happy they were available to help me work through the problem.

Due to some rough medical bills my credit is not all it could be. This is my only option for quick cash problemsolving. Limiting Payday Loans to 36% APR will put me out the industry out of business. IT will TAKE AWAY THE ONLY OPTIONS FOR ME TO get emergency when I need it.

Payday loans allow me the ability to meet the power bill, car payment, car repair, my 13 prescriptions, or my wheelchair payment, at different times of my life. They are my best and only option for these emergency situations. for cash.

IF you, The Committee, TAKE Payday advances from me, The personal financial Devastation of my finance base would occur. The loss of say \$375.00 from my income, I could not Replace/absorb in one month. Thus causing missed payments, no medicine and possible eviction from my home. AS I STATED before. This IS my only option at times. I feel if I wish

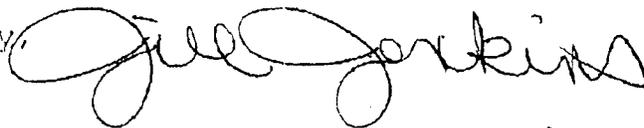
To Whom It May Concern:

I am writing concerning the upcoming legislation concerning Payday and Title Loans. When I have needed financial help it has not been the banks or government that has helped me. It was Montana Title Loans and others like them that have come to my rescue. If I am willing to pay the fees, it should not be up to the government to decide for me if I should.

If these places close, where will I go for help when I need it. Is the government going to help me? Probably not.

I strongly urge you to drop this matter. Leave people to decide for themselves. We are not children. We are adults making our own decisions. Please reconsider this matter.

Sincerely,



3542 11<sup>th</sup> AVE SO. # 17  
GREAT FALLS, MT  
59405

To whom it may concern.

I am writing this on regards to the pending loan regulation trying to be passed. I feel that such establishments are the peoples choice + it also is thier right to utilize such facilities. I feel these companies help people in emergency situations when Credit Union + Bank financing is not an option. If legislation is in opposition to these companies what options are going to be on their place to help people facing economic hardships

Sincerely,

 Kim Wsh

4245 CLARK AVE  
GREAT FALLS, MT  
59405

Members, House Business <sup>OP</sup> + Labor Committee

February 4, 2009

~~The honorable~~

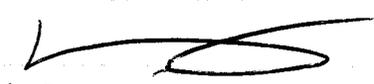
Without payday advance companies, we would not make it at all. Paydays are every two weeks + the money does not go that far.

I won't pawn anything, as I've been ripped off by not receiving my property back (took items out of jewelry + put in jewelry)

My money is "my money", no one is

going to run my finances for me.

If I allowed someone else to manage my money that's like living on the street! You resist. If I could not do payday advance, I would constantly be behind + in the red.

Kurt   
Keith Mainwaring  
1201 6th Ave E  
Kalispell, MT. 59901

D

OR

2/5/09

To members, House Business & Labor comm.

I am a Resident of Kalispell, MT,  
I have and use a payday advance  
and am glad it was there to help  
me

I am strongly against any +  
all Laws that would take this  
choice away from me.

I use this service because  
I am a single mom and work  
& live in Flathead Valley & w/  
the economy the way it is  
today. Sometime this is people  
only opinion in getting food  
on the table.

Please protect my right to get  
a payday advance when I need it.

Sincerely,

Brandy Jacobi

Brandy Jacobi

966 Trumble Cr. Rd

Kalispell, MT 59901 (406) 885-9160

2/3/09

Members, House Business + Labor Committee

I am a resident of Lakeside. I have used a payday advance and am glad it was there to help me and my family. I am against any laws that would take this choice away from me.

It has been our best option many times over the past few years due to unexpected situations. Banks won't lend us money and I would rather use these services than ask friends or family.

I would prefer as adult to have options and be able to decide what is best for my family.

Please protect my right to get a payday advance when I need it.

Sincerely,

Kelli Phillips

Kelli Phillips

P.O. box 108

Lakeside Mt 59922